

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 19-24274-GLT
	:	Chapter 11
KRISTAL C. OWENS,	:	
	:	
Debtor.	:	Related to Dkt. No. 154

**ORDER (I) APPROVING DISCLOSURE
STATEMENT; (II) SETTING DEADLINES; AND
(III) SCHEDULING HEARING ON PLAN CONFIRMATION**

AND NOW, upon consideration of the *Disclosure Statement to Accompany Chapter 11 Plan* [Dkt. No. 154] (the “Disclosure Statement”) relating to the *Chapter 11 Plan of Reorganization Dated May 14, 2020* [Dkt. No. 152] (the “Plan”); and any objections to the disclosure statement having been resolved; and it appearing that the Court has jurisdiction over this matter; and due notice of the filing of the *Disclosure Statement*, the objection deadline, and the hearing thereon having been given; and just cause existing for the relief granted herein;

THE COURT HEREBY FINDS:

A. In accordance with section 1125 of title 11 of the United States Code (the “Bankruptcy Code”) and Federal Bankruptcy Rule 3017(b), the *Disclosure Statement* is deemed to contain adequate information for all creditors and interest holders.

NOW THEREFORE, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. The *Disclosure Statement* is **APPROVED** for solicitation by the Debtor as provided herein.
2. A telephonic hearing to consider confirmation of the *Plan* and any objections thereto shall be held on **August 6, 2020 at 1:30 p.m.** All counsel and parties-in-interest

who intend to participate in the hearing must register with CourtCall at (866) 582-6878 (and arrange for payment of the regular charge) no later than twenty-four (24) hours prior to the scheduled hearing. All telephonic participants shall comply with Judge Taddonio's telephonic procedures located on the Courts webpage at: www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc-tele.pdf.

3. Objections to confirmation of the *Plan*, if any, must be in writing, must state the name of the objecting party, its interest in the chapter 11 case, the nature of the objection, and the basis for the objection, and must be filed with the Court and served in a manner so as to be received by the Debtor, counsel to the Debtor, and the United States Trustee by no later than **July 30, 2020** at the following addresses:

KRISTAL C. OWENS 10482 Baltimore Ave., Ste. 277 Beltsville, MD 20705 <i>Debtor</i>	DONALD R. CALAIARO Calaiaro Valencik 938 Penn Avenue, Suite 501 Pittsburgh, PA 15222-3708 <i>Counsel to the Debtor</i>	LARRY E. WAHLQUIST Office of the U.S. Trustee Liberty Center, Suite 970 1001 Liberty Avenue Pittsburgh, PA 15222 <i>United States Trustee</i>
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4. The balloting deadline for voting on the *Plan* is **July 30, 2020**. All parties who are entitled to vote on the *Plan* must submit written ballots (either accepting or rejecting the *Plan*) to Debtor's counsel at the address listed in paragraph 3 of this *Order* so that the ballot is received no later than **July 30, 2020**.

5. The Debtor shall file a *Ballot Summary* no later than **August 3, 2020**.

6. On or before **June 25, 2020**, the Debtor shall send a *Solicitation Package* (defined herein) to each creditor or party-in-interest who is entitled to vote on the *Plan*. The *Solicitation Package* shall include: (i) a copy of this *Order*; (ii) the *Disclosure Statement*; (iii) the *Plan Summary*; (iv) the *Plan*; and (v) a ballot conforming with Official Form 14. The *Solicitation Package* shall also be served upon the United States Trustee (without a ballot). A certificate of

service indicating compliance with this paragraph shall be filed with the Court within three business days of service.

7. On or before **June 25, 2020**, the Debtor shall send a *Confirmation Hearing Package* (defined herein) to all creditors and parties-in-interest pursuant to Federal Bankruptcy Rule 2002 ***to the extent such parties are not recipients of the Solicitation Package***. Recipients of the *Confirmation Hearing Package* shall include each of the following: (i) each person or entity that filed a proof of claim; (ii) each person or entity listed on the schedules (including any party to an executory contract); (iii) any party that filed a request for notice under Federal Bankruptcy Rule 2002; (iv) any known holders of claims or equity interests in the Debtor; and (v) any other party contained on the creditors' matrix maintained by the Court. The *Confirmation Hearing Package* shall include: (i) this *Order*; (ii) the *Plan Summary*; and (iii) a notice containing: (a) a statement that the person or entity is not eligible to cast a vote on the *Plan*; and (b) instructions for requesting a copy of the *Plan* at no cost to the requesting party. A certificate of service indicating compliance with this paragraph shall be filed with the Court within three business days.

8. Pursuant to W.PA.LBR 3018-1(f), the ballot shall include a separate section for creditors to accept or reject any third-party release contained in the plan (if applicable).

Dated: June 22, 2020

Case Administrator to Serve:
Debtor
Debtor's Counsel
Office of the U.S. Trustee



GREGORY L. TADDONIO
UNITED STATES BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kristal C. Owens
DebtorCase No. 19-24274-GLT
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db +Kristal C. Owens, 10482 Baltimore Ave., Ste. 277, Beltsville, MD 20705-2321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Adjustable Rate Mortgages Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1
ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com

David Z. Valencik on behalf of Debtor Kristal C. Owens dvalencik@c-vlaw.com,
cylaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com

Donald R. Calaiaro on behalf of Debtor Kristal C. Owens dcalaiaro@c-vlaw.com,
cylaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,
cnoroski@grblaw.com

Jennifer L. Cerce on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net

Jill Manuel-Coughlin on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
bankruptcy@powerskirn.com

Keri P. Ebeck on behalf of Creditor U.S. Bank National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Sheetal Ramesh Shah-Jani on behalf of Creditor Lehman Xs Trust Mortgage Pass-Through Certificates, Series 2007-15N sshahjani@rascrane.com

Thomas Song on behalf of Creditor U.S. Bank National Association, et.al. pawb@fedphe.com

TOTAL: 13